

California Department of Insurance  
Financial Analysis Division

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Fire, Marine, Casualty and Miscellaneous Insurers  
Assets, Liabilities, Underwriting and Investment  
As of 12/31/1998

COMPANY NAME: NAC REIN CORP

NAIC No.: 20583

STATE of DOMICILE: NY

CONTACT PERSON: ANDREW EDWARD RUSCIL

ADDRESS: 70 SEAVIEW AVE

STAMFORD, CT 06902-6040

PHONE: (203)-622-5441

Total Assets:	2,397,468,228
Total Liabilities:	1,660,354,307
Capital & Surplus:	737,113,921
Net Underwriting Gain or (Loss):	-17,653,101
Net Investment Gain or (Loss):	135,560,732
Net Change in Surplus:	34,890,939
Net Income:	102,816,971
CA - Direct Premiums Written:	2,116
CA - Direct Premiums Earned:	2,116
CA - Direct Losses Incurred:	1,092,917

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COMPANY NAME: NATIONAL ALLIANCE INS CO

NAIC No.: 30945

STATE of DOMICILE: MO

CONTACT PERSON: SHARON EVELYN MERCER

ADDRESS: PO BOX 460350

ST LOUIS, MO 63146-7350

PHONE: (314)-542-2400-0193

Total Assets:	37,901,580
Total Liabilities:	25,409,828
Capital & Surplus:	12,491,752
Net Underwriting Gain or (Loss):	-5,491,635
Net Investment Gain or (Loss):	2,264,530
Net Change in Surplus:	2,034,326
Net Income:	-3,016,112
CA - Direct Premiums Written:	16,834,356
CA - Direct Premiums Earned:	17,080,089
CA - Direct Losses Incurred:	11,733,420

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Fire, Marine, Casualty and Miscellaneous Insurers  
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As of 12/31/1998

COMPANY NAME: NATIONAL AMERICAN INS CO

NAIC No.: 23663

STATE of DOMICILE: OK

CONTACT PERSON: MARK T PADEN

ADDRESS: 1010 MANVEL AVE

CHANDLER, OK 74834

PHONE: (405)-258-0804

Total Assets:	121,694,375
Total Liabilities:	76,367,443
Capital & Surplus:	45,326,932
Net Underwriting Gain or (Loss):	2,775,212
Net Investment Gain or (Loss):	5,393,891
Net Change in Surplus:	43,570
Net Income:	6,876,617
CA - Direct Premiums Written:	5,533,893
CA - Direct Premiums Earned:	7,357,126
CA - Direct Losses Incurred:	4,746,504

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COMPANY NAME: NATIONAL AMERICAN INS CO OF CA

NAIC No.: 23671

STATE of DOMICILE: CA

CONTACT PERSON: DONALD GENE HEIN

ADDRESS: PO BOX 5808

LONG BEACH, CA 90805-0750

PHONE: (310)-605-3276

Total Assets:	127,249,487
Total Liabilities:	82,807,584
Capital & Surplus:	44,441,903
Net Underwriting Gain or (Loss):	-4,586,917
Net Investment Gain or (Loss):	5,992,404
Net Change in Surplus:	-597,088
Net Income:	1,641,082
CA - Direct Premiums Written:	45,179,100
CA - Direct Premiums Earned:	46,014,455
CA - Direct Losses Incurred:	25,552,822

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Fire, Marine, Casualty and Miscellaneous Insurers  
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COMPANY NAME: NATIONAL AUTOMOBILE & CAS INS CO

NAIC No.: 23701

STATE of DOMICILE: CA

CONTACT PERSON: JULIE CHHABRA

ADDRESS: PO BOX 7040

PASADENA, CA 91109-7040

PHONE: (676)-683-4406

Total Assets:	26,440,518
Total Liabilities:	18,048,283
Capital & Surplus:	8,392,235
Net Underwriting Gain or (Loss):	-3,321,842
Net Investment Gain or (Loss):	1,525,918
Net Change in Surplus:	-526,116
Net Income:	163,164
CA - Direct Premiums Written:	25,391,003
CA - Direct Premiums Earned:	26,116,757
CA - Direct Losses Incurred:	11,864,158

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COMPANY NAME: NATIONAL CAS CO

NAIC No.: 11991

STATE of DOMICILE: WI

CONTACT PERSON: ARLAN OLIVA

ADDRESS: PO BOX 4110

SCOTTSDALE, AZ 85261-4110

PHONE: (602)-948-0505-2310

Total Assets:	90,233,243
Total Liabilities:	14,831,423
Capital & Surplus:	75,401,820
Net Underwriting Gain or (Loss):	-243,081
Net Investment Gain or (Loss):	5,345,391
Net Change in Surplus:	4,964,052
Net Income:	4,960,521
CA - Direct Premiums Written:	16,802,526
CA - Direct Premiums Earned:	18,811,498
CA - Direct Losses Incurred:	14,933,707

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Fire, Marine, Casualty and Miscellaneous Insurers  
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COMPANY NAME: NATIONAL CONTINENTAL INS CO

NAIC No.: 10243

STATE of DOMICILE: NY

CONTACT PERSON: ROBERT WILLIAM HEIN

ADDRESS: 6300 WILSON MILLS RD

MAYFIELD VILLAGE, OH 44143-2182

PHONE: (440)-446-7262

Total Assets:	107,956,027
Total Liabilities:	55,548,954
Capital & Surplus:	52,407,073
Net Underwriting Gain or (Loss):	-6,269,229
Net Investment Gain or (Loss):	7,259,678
Net Change in Surplus:	-9,833,020
Net Income:	12,734,382
CA - Direct Premiums Written:	8,481,479
CA - Direct Premiums Earned:	9,266,106
CA - Direct Losses Incurred:	6,027,319

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COMPANY NAME: NATIONAL FARMERS UNION PROP & CAS

NAIC No.: 16217

STATE of DOMICILE: CO

CONTACT PERSON: CHARLES DENNIS ALLEN

ADDRESS: 11900 E CORNELL AVE

AURORA, CO 80014-3194

PHONE: (303)-337-5500

Total Assets:	163,678,075
Total Liabilities:	104,796,056
Capital & Surplus:	58,882,019
Net Underwriting Gain or (Loss):	-8,361,158
Net Investment Gain or (Loss):	8,590,850
Net Change in Surplus:	5,083,565
Net Income:	74,343
CA - Direct Premiums Written:	798,676
CA - Direct Premiums Earned:	709,857
CA - Direct Losses Incurred:	255,691

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Fire, Marine, Casualty and Miscellaneous Insurers  
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COMPANY NAME: NATIONAL FARMERS UNION STD INS CO

NAIC No.: 23752

STATE of DOMICILE: CO

CONTACT PERSON: CHARLES DENNIS ALLEN

ADDRESS: 11900 E CORNELL AVE

AURORA, CO 80014-3194

PHONE: (303)-337-5500

Total Assets:	38,120,240
Total Liabilities:	20,672,237
Capital & Surplus:	17,448,003
Net Underwriting Gain or (Loss):	737,500
Net Investment Gain or (Loss):	2,142,781
Net Change in Surplus:	1,424,338
Net Income:	1,991,476
CA - Direct Premiums Written:	1,312,489
CA - Direct Premiums Earned:	1,306,934
CA - Direct Losses Incurred:	445,817

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COMPANY NAME: NATIONAL FIRE INS CO OF HARTFORD

NAIC No.: 20478

STATE of DOMICILE: CT

CONTACT PERSON: NANCY D DAVATE

ADDRESS: CNA PLAZA

CHICAGO, IL 60685

PHONE: (312)-822-2980

Total Assets:	2,624,000,890
Total Liabilities:	1,743,481,827
Capital & Surplus:	880,519,063
Net Underwriting Gain or (Loss):	-86,028,633
Net Investment Gain or (Loss):	157,127,126
Net Change in Surplus:	90,633,937
Net Income:	61,975,320
CA - Direct Premiums Written:	34,831,236
CA - Direct Premiums Earned:	44,139,045
CA - Direct Losses Incurred:	30,159,750

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Fire, Marine, Casualty and Miscellaneous Insurers  
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As of 12/31/1998

COMPANY NAME: NATIONAL GENERAL ASSUR CO

NAIC No.: 42447

STATE of DOMICILE: MO

CONTACT PERSON: EAMON P CONCAGH

ADDRESS: PO BOX 66937

ST. LOUIS, MO 63166-6937

PHONE: (314)-493-8680

Total Assets:	7,072,880
Total Liabilities:	1,189,027
Capital & Surplus:	5,883,853
Net Underwriting Gain or (Loss):	-638,810
Net Investment Gain or (Loss):	375,561
Net Change in Surplus:	-215,900
Net Income:	-203,321
CA - Direct Premiums Written:	0
CA - Direct Premiums Earned:	0
CA - Direct Losses Incurred:	0

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COMPANY NAME: NATIONAL GENERAL INS CO

NAIC No.: 23728

STATE of DOMICILE: MO

CONTACT PERSON: EAMON P CONCAGH

ADDRESS: P O BOX 66937

ST LOUIS, MO 63166-6937

PHONE: (314)-493-8868

Total Assets:	73,551,757
Total Liabilities:	39,008,860
Capital & Surplus:	34,542,896
Net Underwriting Gain or (Loss):	377,361
Net Investment Gain or (Loss):	5,080,959
Net Change in Surplus:	366,163
Net Income:	3,547,422
CA - Direct Premiums Written:	111,978,179
CA - Direct Premiums Earned:	116,198,092
CA - Direct Losses Incurred:	58,141,332

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COMPANY NAME: NATIONAL IND CO

NAIC No.: 20087

STATE of DOMICILE: NE

CONTACT PERSON: KATHY J CARRUTHERS

ADDRESS: 3024 HARNEY ST

OMAHA, NE 68131-3580

PHONE: (402)-536-3279

Total Assets:	32,262,159,339
Total Liabilities:	5,275,493,140
Capital & Surplus:	26,986,666,199
Net Underwriting Gain or (Loss):	48,931,465
Net Investment Gain or (Loss):	1,912,853,753
Net Change in Surplus:	1,363,411,834
Net Income:	835,953,198
CA - Direct Premiums Written:	1,896
CA - Direct Premiums Earned:	-29,118
CA - Direct Losses Incurred:	-141,388

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COMPANY NAME: NATIONAL INS UNDERWRITERS

NAIC No.: 23736

STATE of DOMICILE: MO

CONTACT PERSON: RENEE JEAN MONTGOMERY

ADDRESS: 13403 NW FREEWAY

HOUSTON, TX 77040

PHONE: (713)-462-1000

Total Assets:	4,042,384
Total Liabilities:	425,645
Capital & Surplus:	3,616,739
Net Underwriting Gain or (Loss):	-99,123
Net Investment Gain or (Loss):	161,039
Net Change in Surplus:	616,628
Net Income:	61,961
CA - Direct Premiums Written:	0
CA - Direct Premiums Earned:	0
CA - Direct Losses Incurred:	336

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COMPANY NAME: NATIONAL INTERSTATE INS CO

NAIC No.: 32620

STATE of DOMICILE: OH

CONTACT PERSON: ARTHUR KRAUS

ADDRESS: 29325 CHAGRIN BLVD

PEPPER PIKE, OH 44122-4613

PHONE: (800)-929-1500-0350

Total Assets:	63,668,424
Total Liabilities:	43,108,009
Capital & Surplus:	20,560,415
Net Underwriting Gain or (Loss):	698,776
Net Investment Gain or (Loss):	2,654,840
Net Change in Surplus:	2,547,805
Net Income:	2,983,770
CA - Direct Premiums Written:	1,550,232
CA - Direct Premiums Earned:	1,206,295
CA - Direct Losses Incurred:	707,364

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COMPANY NAME: NATIONAL LIAB & FIRE INS CO

NAIC No.: 20052

STATE of DOMICILE: CT

CONTACT PERSON: JODY L ANDERSON

ADDRESS: 3024 HARNEY ST

OMAHA, NE 68131-3580

PHONE: (402)-536-3238

Total Assets:	340,644,876
Total Liabilities:	43,131,808
Capital & Surplus:	297,513,068
Net Underwriting Gain or (Loss):	1,018,093
Net Investment Gain or (Loss):	21,570,436
Net Change in Surplus:	-132,146
Net Income:	16,634,866
CA - Direct Premiums Written:	1,711,450
CA - Direct Premiums Earned:	1,862,829
CA - Direct Losses Incurred:	926,152

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COMPANY NAME: NATIONAL REINS CORP

NAIC No.: 34835

STATE of DOMICILE: DE

CONTACT PERSON: RICHARD T RUGGIERO

ADDRESS: 695 E MAIN ST

STAMFORD, CT 06904-2350

PHONE: (203)-328-5649

Total Assets:	1,438,369,565
Total Liabilities:	925,539,558
Capital & Surplus:	512,830,007
Net Underwriting Gain or (Loss):	3,567,234
Net Investment Gain or (Loss):	82,596,245
Net Change in Surplus:	19,956,564
Net Income:	78,226,595
CA - Direct Premiums Written:	0
CA - Direct Premiums Earned:	0
CA - Direct Losses Incurred:	1,127,792

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COMPANY NAME: NATIONAL SECURITY FIRE & CAS CO

NAIC No.: 12114

STATE of DOMICILE: AL

CONTACT PERSON: BRAIN R MCLEOD

ADDRESS: 661 E DAVIS ST

ELBA, AL 36323

PHONE: (334)-877-2273

Total Assets:	42,574,143
Total Liabilities:	17,502,601
Capital & Surplus:	25,071,541
Net Underwriting Gain or (Loss):	-4,353,404
Net Investment Gain or (Loss):	4,899,202
Net Change in Surplus:	-2,152,752
Net Income:	657,460
CA - Direct Premiums Written:	0
CA - Direct Premiums Earned:	0
CA - Direct Losses Incurred:	0

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Fire, Marine, Casualty and Miscellaneous Insurers  
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COMPANY NAME: NATIONAL SURETY CORP

NAIC No.: 21881

STATE of DOMICILE: IL

CONTACT PERSON: JAMES A. NAUGHTON

ADDRESS: 233 S WACKER DR STE 2000

CHICAGO, IL 60606-6308

PHONE: (312)-441-6330

Total Assets:	556,027,392
Total Liabilities:	435,250,293
Capital & Surplus:	120,777,099
Net Underwriting Gain or (Loss):	-18,417,238
Net Investment Gain or (Loss):	32,758,231
Net Change in Surplus:	12,499,309
Net Income:	12,105,899
CA - Direct Premiums Written:	92,048,990
CA - Direct Premiums Earned:	74,710,750
CA - Direct Losses Incurred:	45,844,402

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COMPANY NAME: NATIONAL UNION FIRE INS CO OF PITTS

NAIC No.: 19445

STATE of DOMICILE: PA

CONTACT PERSON: JOHN BLUMENSTOCK

ADDRESS: 70 PINE ST

NEW YORK, NY 10270

PHONE: (212)-770-8598

Total Assets:	14,999,684,321
Total Liabilities:	9,694,356,456
Capital & Surplus:	5,305,327,865
Net Underwriting Gain or (Loss):	-56,788,631
Net Investment Gain or (Loss):	621,109,251
Net Change in Surplus:	451,119,613
Net Income:	419,978,923
CA - Direct Premiums Written:	598,190,772
CA - Direct Premiums Earned:	588,074,128
CA - Direct Losses Incurred:	486,811,421

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COMPANY NAME: NATIONWIDE ASSUR CO

NAIC No.: 10723

STATE of DOMICILE: WI

CONTACT PERSON: MICHAEL A WINNER

ADDRESS: ONE NATIONWIDE PLAZA  
COLUMBUS, OH 43216

PHONE: (614)-249-9585

Total Assets:	111,196,477
Total Liabilities:	58,186,464
Capital & Surplus:	53,010,013
Net Underwriting Gain or (Loss):	-2,656,219
Net Investment Gain or (Loss):	8,409,196
Net Change in Surplus:	8,788,202
Net Income:	5,059,977
CA - Direct Premiums Written:	96,664
CA - Direct Premiums Earned:	111,337
CA - Direct Losses Incurred:	112

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COMPANY NAME: NATIONWIDE GENERAL INS CO

NAIC No.: 23760

STATE of DOMICILE: OH

CONTACT PERSON: MICHAEL A WINNER

ADDRESS: ONE NATIONWIDE PLAZA  
COLUMBUS, OH 43216

PHONE: (614)-249-9585

Total Assets:	44,711,596
Total Liabilities:	29,516,726
Capital & Surplus:	15,194,870
Net Underwriting Gain or (Loss):	-1,992,165
Net Investment Gain or (Loss):	3,255,953
Net Change in Surplus:	1,845,784
Net Income:	1,653,283
CA - Direct Premiums Written:	0
CA - Direct Premiums Earned:	0
CA - Direct Losses Incurred:	-2,467

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COMPANY NAME: NATIONWIDE INS CO OF AMER

NAIC No.: 25453

STATE of DOMICILE: WI

CONTACT PERSON: MICHAEL ANTHONY WINNER

ADDRESS: 1 NATIONWIDE PLAZA MAILDROP 1-28-09  
COLUMBUS, OH 43216

PHONE: (614)-249-9585

Total Assets:	430,785,796
Total Liabilities:	286,838,796
Capital & Surplus:	143,947,000
Net Underwriting Gain or (Loss):	-12,071,391
Net Investment Gain or (Loss):	21,219,889
Net Change in Surplus:	24,682,837
Net Income:	11,867,861
CA - Direct Premiums Written:	-26,429
CA - Direct Premiums Earned:	82,024
CA - Direct Losses Incurred:	-37,997

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COMPANY NAME: NATIONWIDE MUT FIRE INS CO

NAIC No.: 23779

STATE of DOMICILE: OH

CONTACT PERSON: MICHAEL A WINNER

ADDRESS: ONE NATIONWIDE PLAZA  
COLUMBUS, OH 43216

PHONE: (614)-249-9585

Total Assets:	2,489,202,182
Total Liabilities:	1,243,037,792
Capital & Surplus:	1,246,164,390
Net Underwriting Gain or (Loss):	-75,038,288
Net Investment Gain or (Loss):	166,513,132
Net Change in Surplus:	222,544,856
Net Income:	87,768,908
CA - Direct Premiums Written:	25,582,590
CA - Direct Premiums Earned:	26,116,872
CA - Direct Losses Incurred:	18,049,782

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COMPANY NAME: NATIONWIDE MUT INS CO

NAIC No.: 23787

STATE of DOMICILE: OH

CONTACT PERSON: MICHAEL A WINNER

ADDRESS: ONE NATIONWIDE PLAZA  
COLUMBUS, OH 43216

PHONE: (614)-249-9585

Total Assets:	18,076,219,460
Total Liabilities:	8,837,073,634
Capital & Surplus:	9,239,145,826
Net Underwriting Gain or (Loss):	-541,061,888
Net Investment Gain or (Loss):	1,771,923,452
Net Change in Surplus:	900,142,461
Net Income:	827,695,053
CA - Direct Premiums Written:	108,513,230
CA - Direct Premiums Earned:	108,514,762
CA - Direct Losses Incurred:	58,550,268

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COMPANY NAME: NATIONWIDE PROPERTY & CAS INS CO

NAIC No.: 37877

STATE of DOMICILE: OH

CONTACT PERSON: MICHAEL A WINNER

ADDRESS: ONE NATIONWIDE PLAZA  
COLUMBUS, OH 43216

PHONE: (614)-249-9585

Total Assets:	47,623,636
Total Liabilities:	29,678,439
Capital & Surplus:	17,945,197
Net Underwriting Gain or (Loss):	-1,992,167
Net Investment Gain or (Loss):	2,501,667
Net Change in Surplus:	1,414,091
Net Income:	1,223,155
CA - Direct Premiums Written:	84,241
CA - Direct Premiums Earned:	162,139
CA - Direct Losses Incurred:	99,421

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COMPANY NAME: NAVIGATORS INS CO

NAIC No.: 42307

STATE of DOMICILE: NY

CONTACT PERSON: SALVATORE A MARGARELLA

ADDRESS: ONE PENN PLAZA 55TH FLOOR  
NEW YORK, NY 10119

PHONE: (212)-244-2333

Total Assets:	253,766,962
Total Liabilities:	144,107,979
Capital & Surplus:	109,658,983
Net Underwriting Gain or (Loss):	3,968,489
Net Investment Gain or (Loss):	14,346,904
Net Change in Surplus:	-297,907
Net Income:	15,804,056
CA - Direct Premiums Written:	19,435,778
CA - Direct Premiums Earned:	19,017,899
CA - Direct Losses Incurred:	14,101,859

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COMPANY NAME: NCMIC INS CO

NAIC No.: 15865

STATE of DOMICILE: IA

CONTACT PERSON: SCOTT W MCENTEE

ADDRESS: PO BOX 9118  
DES MOINES, IA 50306-9118

PHONE: (515)-222-1736

Total Assets:	326,795,026
Total Liabilities:	181,986,270
Capital & Surplus:	144,808,755
Net Underwriting Gain or (Loss):	27,728,690
Net Investment Gain or (Loss):	18,196,321
Net Change in Surplus:	28,763,419
Net Income:	28,867,337
CA - Direct Premiums Written:	6,713,966
CA - Direct Premiums Earned:	6,784,339
CA - Direct Losses Incurred:	-620,115

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COMPANY NAME: NEIGHBORHOOD SPIRIT PROP & CAS CO

NAIC No.: 10317

STATE of DOMICILE: CA

CONTACT PERSON: BRUCE D. MOTT

ADDRESS: PO BOX 2478

LOS ANGELES, CA 90051

PHONE: (213)-932-3441

Total Assets:	15,332,192
Total Liabilities:	9,660,465
Capital & Surplus:	5,671,727
Net Underwriting Gain or (Loss):	15,519
Net Investment Gain or (Loss):	501,456
Net Change in Surplus:	322,053
Net Income:	299,565
CA - Direct Premiums Written:	11,912,171
CA - Direct Premiums Earned:	11,371,696
CA - Direct Losses Incurred:	5,003,839

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COMPANY NAME: NETHERLANDS INS CO THE

NAIC No.: 24171

STATE of DOMICILE: NH

CONTACT PERSON: STEPHEN POWELL

ADDRESS: 62 MAPLE AVE

KEENE, NH 03431

PHONE: (603)-358-3810

Total Assets:	91,822,212
Total Liabilities:	63,396,040
Capital & Surplus:	28,426,172
Net Underwriting Gain or (Loss):	-1,584,721
Net Investment Gain or (Loss):	6,513,327
Net Change in Surplus:	2,060,991
Net Income:	3,947,958
CA - Direct Premiums Written:	500
CA - Direct Premiums Earned:	106
CA - Direct Losses Incurred:	0

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COMPANY NAME: NEW ENGLAND REIN CORP

NAIC No.: 41629

STATE of DOMICILE: CT

CONTACT PERSON: JAMES J KELLY

ADDRESS: 150 FEDERAL STREET

BOSTON, MA 02110

PHONE: (617)-526-8565

Total Assets:	89,303,381
Total Liabilities:	18,133,680
Capital & Surplus:	71,169,702
Net Underwriting Gain or (Loss):	-1,043,270
Net Investment Gain or (Loss):	5,929,429
Net Change in Surplus:	3,335,721
Net Income:	3,332,221
CA - Direct Premiums Written:	0
CA - Direct Premiums Earned:	0
CA - Direct Losses Incurred:	0

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COMPANY NAME: NEW HAMPSHIRE INS CO

NAIC No.: 23841

STATE of DOMICILE: PA

CONTACT PERSON: JOHN BLUMENSTOCK

ADDRESS: 70 PINE ST

NEW YORK, NY 10270

PHONE: (212)-770-8598

Total Assets:	1,596,410,433
Total Liabilities:	1,085,234,486
Capital & Surplus:	511,175,947
Net Underwriting Gain or (Loss):	-7,472,190
Net Investment Gain or (Loss):	60,514,061
Net Change in Surplus:	102,385,483
Net Income:	48,632,797
CA - Direct Premiums Written:	96,177,899
CA - Direct Premiums Earned:	88,061,190
CA - Direct Losses Incurred:	75,547,209

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As of 12/31/1998

COMPANY NAME: NEW YORK MARINE & GNRL INS CO

NAIC No.: 16608

STATE of DOMICILE: NY

CONTACT PERSON: THOMAS JOHN IACOPELLI

ADDRESS: 330 MADISON AVE

NEW YORK, NY 10017

PHONE: (212)-551-0645

Total Assets:	399,000,295
Total Liabilities:	216,895,555
Capital & Surplus:	182,104,740
Net Underwriting Gain or (Loss):	6,056,504
Net Investment Gain or (Loss):	27,125,875
Net Change in Surplus:	13,500,704
Net Income:	27,973,540
CA - Direct Premiums Written:	3,842,104
CA - Direct Premiums Earned:	4,144,537
CA - Direct Losses Incurred:	-1,469,904

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COMPANY NAME: NEWARK INS CO

NAIC No.: 24643

STATE of DOMICILE: NJ

CONTACT PERSON: PAUL MICHAEL ALLIEGRO

ADDRESS: PO BOX 9020

BETHPAGE, NY 11714-9020

PHONE: (516)-393-4959

Total Assets:	190,157,505
Total Liabilities:	75,986,373
Capital & Surplus:	114,171,122
Net Underwriting Gain or (Loss):	-10,304,461
Net Investment Gain or (Loss):	8,476,333
Net Change in Surplus:	44,545,562
Net Income:	4,334,881
CA - Direct Premiums Written:	0
CA - Direct Premiums Earned:	0
CA - Direct Losses Incurred:	0

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California Department of Insurance  
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Fire, Marine, Casualty and Miscellaneous Insurers  
Assets, Liabilities, Underwriting and Investment  
As of 12/31/1998

COMPANY NAME: NEWPORT INS CO

NAIC No.: 24848

STATE of DOMICILE: AZ

CONTACT PERSON: RAMESH P. GADHIA

ADDRESS: PO BOX 19702

IRVINE, CA 92623-0702

PHONE: (714)-553-5482

Total Assets:	16,388,068
Total Liabilities:	419,576
Capital & Surplus:	15,968,492
Net Underwriting Gain or (Loss):	0
Net Investment Gain or (Loss):	1,206,693
Net Change in Surplus:	783,011
Net Income:	789,903
CA - Direct Premiums Written:	5,159,366
CA - Direct Premiums Earned:	5,324,528
CA - Direct Losses Incurred:	2,243,728

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COMPANY NAME: NIAGARA FIRE INSURANCE CO

NAIC No.: 35106

STATE of DOMICILE: DE

CONTACT PERSON: NANCY D SABATE

ADDRESS: CNA PLAZA

CHICAGO, IL 60685

PHONE: (312)-822-2980

Total Assets:	154,653,523
Total Liabilities:	89,102,569
Capital & Surplus:	65,550,953
Net Underwriting Gain or (Loss):	-7,641,694
Net Investment Gain or (Loss):	337,804
Net Change in Surplus:	44,598,138
Net Income:	-7,097,961
CA - Direct Premiums Written:	-16,957
CA - Direct Premiums Earned:	220,902
CA - Direct Losses Incurred:	-1,876,560

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Fire, Marine, Casualty and Miscellaneous Insurers  
Assets, Liabilities, Underwriting and Investment  
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COMPANY NAME: NICHIDO FIRE & MARINE INS CO LTD

NAIC No.: 32301

STATE of DOMICILE: NY

CONTACT PERSON: ALAN PAWSON

ADDRESS: 70 PINE ST

NEW YORK, NY 10270

PHONE: (212)-770-8355

Total Assets:	81,805,429
Total Liabilities:	40,469,342
Capital & Surplus:	41,336,088
Net Underwriting Gain or (Loss):	-1,045,845
Net Investment Gain or (Loss):	4,828,299
Net Change in Surplus:	3,891,988
Net Income:	3,755,883
CA - Direct Premiums Written:	2,770,000
CA - Direct Premiums Earned:	2,802,411
CA - Direct Losses Incurred:	12,192,454

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COMPANY NAME: NIPPON FIRE & MAR INS CO LTD US BR

NAIC No.: 27073

STATE of DOMICILE: NY

CONTACT PERSON: MICHAEL J DOODY

ADDRESS: 14 WALL ST 12 FL

NEW YORK, NY 10005

PHONE: (860)-277-3966

Total Assets:	168,870,740
Total Liabilities:	108,129,556
Capital & Surplus:	60,741,184
Net Underwriting Gain or (Loss):	-2,311,349
Net Investment Gain or (Loss):	9,089,872
Net Change in Surplus:	4,911,050
Net Income:	4,825,129
CA - Direct Premiums Written:	8,750,332
CA - Direct Premiums Earned:	8,774,434
CA - Direct Losses Incurred:	4,970,547

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California Department of Insurance  
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Fire, Marine, Casualty and Miscellaneous Insurers  
Assets, Liabilities, Underwriting and Investment  
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COMPANY NAME: NISSAN FIRE & MARINE INS CO US BR

NAIC No.: 38997

STATE of DOMICILE: NY

CONTACT PERSON: HIROYUKI HAYASHI

ADDRESS: 565 FIFTH AVE 21 FLOOR  
NEW YORK, NY 10017

PHONE: (212)-286-3000

Total Assets:	24,024,966
Total Liabilities:	5,186,635
Capital & Surplus:	18,838,331
Net Underwriting Gain or (Loss):	1,237,465
Net Investment Gain or (Loss):	1,495,083
Net Change in Surplus:	1,740,756
Net Income:	1,731,756
CA - Direct Premiums Written:	3,799,815
CA - Direct Premiums Earned:	3,799,815
CA - Direct Losses Incurred:	775,519

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COMPANY NAME: NOBEL INS CO

NAIC No.: 10340

STATE of DOMICILE: TX

CONTACT PERSON: WOLDEMAR WILLIAM SCHLAEGEL

ADDRESS: 8001 LBJ FREEWAY STE 300  
DALLAS, TX 75251-1301

PHONE: (972)-644-0434

Total Assets:	81,130,273
Total Liabilities:	66,113,555
Capital & Surplus:	15,016,718
Net Underwriting Gain or (Loss):	-68,693,916
Net Investment Gain or (Loss):	3,466,415
Net Change in Surplus:	-19,970,886
Net Income:	-35,018,183
CA - Direct Premiums Written:	3,865,854
CA - Direct Premiums Earned:	4,315,327
CA - Direct Losses Incurred:	10,495,746

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California Department of Insurance  
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Fire, Marine, Casualty and Miscellaneous Insurers  
Assets, Liabilities, Underwriting and Investment  
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COMPANY NAME: NORCAL MUT INS CO

NAIC No.: 33200

STATE of DOMICILE: CA

CONTACT PERSON: SHARON A MULLEN

ADDRESS: 560 DAVIS ST 2 FL

SAN FRANCISCO, CA 94111-1902

PHONE: (415)-777-4200

Total Assets:	759,984,191
Total Liabilities:	509,431,778
Capital & Surplus:	250,552,411
Net Underwriting Gain or (Loss):	-30,523,032
Net Investment Gain or (Loss):	48,323,184
Net Change in Surplus:	16,555,416
Net Income:	8,299,617
CA - Direct Premiums Written:	117,392,938
CA - Direct Premiums Earned:	117,011,593
CA - Direct Losses Incurred:	42,908,261

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COMPANY NAME: NORTH AMERICAN ELITE INS CO

NAIC No.: 29700

STATE of DOMICILE: NH

CONTACT PERSON: EDWARD STYS

ADDRESS: 650 ELM ST 6 FL

MANCHESTER, NH 03101-2524

PHONE: (603)-644-6600-0676

Total Assets:	35,472,361
Total Liabilities:	5,623,197
Capital & Surplus:	29,849,164
Net Underwriting Gain or (Loss):	-690,493
Net Investment Gain or (Loss):	20,535,799
Net Change in Surplus:	-92,752,892
Net Income:	12,938,213
CA - Direct Premiums Written:	0
CA - Direct Premiums Earned:	0
CA - Direct Losses Incurred:	0

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California Department of Insurance  
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Fire, Marine, Casualty and Miscellaneous Insurers  
Assets, Liabilities, Underwriting and Investment  
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COMPANY NAME: NORTH AMERICAN SPECIALTY INS CO

NAIC No.: 29874

STATE of DOMICILE: NH

CONTACT PERSON: EDWARD D STYS

ADDRESS: 650 ELM ST

MANCHESTER, NH 03101-2524

PHONE: (603)-644-6676

Total Assets:	185,236,615
Total Liabilities:	73,942,299
Capital & Surplus:	111,294,316
Net Underwriting Gain or (Loss):	-2,296,447
Net Investment Gain or (Loss):	13,546,039
Net Change in Surplus:	28,571,569
Net Income:	11,886,074
CA - Direct Premiums Written:	22,915,282
CA - Direct Premiums Earned:	22,509,307
CA - Direct Losses Incurred:	9,289,004

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COMPANY NAME: NORTH RIVER INS CO

NAIC No.: 21105

STATE of DOMICILE: NJ

CONTACT PERSON: ROBERT JOHN LARSON

ADDRESS: 305 MADISON AVE

MORRISTOWN, NJ 07960

PHONE: (973)-490-6929

Total Assets:	888,878,486
Total Liabilities:	728,065,413
Capital & Surplus:	160,813,073
Net Underwriting Gain or (Loss):	-64,314,379
Net Investment Gain or (Loss):	49,147,892
Net Change in Surplus:	-987,877
Net Income:	-15,204,728
CA - Direct Premiums Written:	7,710,591
CA - Direct Premiums Earned:	7,972,541
CA - Direct Losses Incurred:	11,111,873

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Fire, Marine, Casualty and Miscellaneous Insurers  
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COMPANY NAME: NORTH STAR REIN CORP

NAIC No.: 22047

STATE of DOMICILE: DE

CONTACT PERSON: CARMELITA BARTOLOME

ADDRESS: PO BOX 120052

STAMFORD, CT 06912-0052

PHONE: (203)-328-5636

Total Assets:	11,172,400
Total Liabilities:	0
Capital & Surplus:	11,172,400
Net Underwriting Gain or (Loss):	0
Net Investment Gain or (Loss):	711,525
Net Change in Surplus:	348,350
Net Income:	481,419
CA - Direct Premiums Written:	0
CA - Direct Premiums Earned:	0
CA - Direct Losses Incurred:	1,093,927

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COMPANY NAME: NORTHBROOK IND CO

NAIC No.: 36455

STATE of DOMICILE: IL

CONTACT PERSON: SHEILA M BROWN

ADDRESS: 3075 SANDERS RD STE H1A

NORTHBROOK, IL 60062-6127

PHONE: (612)-310-3097

Total Assets:	24,298,846
Total Liabilities:	151,497
Capital & Surplus:	24,147,349
Net Underwriting Gain or (Loss):	0
Net Investment Gain or (Loss):	1,611,335
Net Change in Surplus:	1,260,704
Net Income:	1,260,704
CA - Direct Premiums Written:	-596,193
CA - Direct Premiums Earned:	-162,869
CA - Direct Losses Incurred:	-2,682,858

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Fire, Marine, Casualty and Miscellaneous Insurers  
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COMPANY NAME: NORTHBROOK PROP & CAS INS CO

NAIC No.: 19224

STATE of DOMICILE: IL

CONTACT PERSON: SHEILA M BROWN

ADDRESS: 385 WASHINGTON ST

ST PAUL, MN 55102

PHONE: (650)-310-3097

Total Assets:	348,851,746
Total Liabilities:	105,844,490
Capital & Surplus:	243,007,256
Net Underwriting Gain or (Loss):	-5,407,925
Net Investment Gain or (Loss):	17,547,220
Net Change in Surplus:	-2,825,813
Net Income:	12,131,718
CA - Direct Premiums Written:	77,535
CA - Direct Premiums Earned:	3,585,679
CA - Direct Losses Incurred:	-21,999,629

=====

COMPANY NAME: NORTHERN ASSUR CO OF AMER

NAIC No.: 38369

STATE of DOMICILE: MA

CONTACT PERSON: KENNETH J COPMAN

ADDRESS: ONE BEACON ST

BOSTON, MA 02108-3100

PHONE: (617)-725-6522

Total Assets:	997,971,709
Total Liabilities:	825,629,210
Capital & Surplus:	172,342,499
Net Underwriting Gain or (Loss):	-138,786,252
Net Investment Gain or (Loss):	61,718,050
Net Change in Surplus:	-96,010,863
Net Income:	-74,210,401
CA - Direct Premiums Written:	4,440,335
CA - Direct Premiums Earned:	4,650,124
CA - Direct Losses Incurred:	6,430,392

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Fire, Marine, Casualty and Miscellaneous Insurers  
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COMPANY NAME: NORTHERN INS CO OF NY

NAIC No.: 19372

STATE of DOMICILE: NY

CONTACT PERSON: PAUL WALTER NOFFKE

ADDRESS: 1400 AMERICAN LANE

SCHAUMBURG, IL 60196-1056

PHONE: (847)-605-6620

Total Assets:	82,664,285
Total Liabilities:	4,904,583
Capital & Surplus:	77,759,702
Net Underwriting Gain or (Loss):	0
Net Investment Gain or (Loss):	7,573,859
Net Change in Surplus:	7,729,304
Net Income:	7,729,304
CA - Direct Premiums Written:	26,377,009
CA - Direct Premiums Earned:	25,436,810
CA - Direct Losses Incurred:	7,659,879

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COMPANY NAME: NORTHLAND CAS CO

NAIC No.: 24031

STATE of DOMICILE: MN

CONTACT PERSON: ROBERT BELL

ADDRESS: PO BOX 64816

ST PAUL, MN 55164-0816

PHONE: (651)-688-4287

Total Assets:	50,793,269
Total Liabilities:	28,423,473
Capital & Surplus:	22,369,796
Net Underwriting Gain or (Loss):	-234,235
Net Investment Gain or (Loss):	2,685,869
Net Change in Surplus:	1,743,480
Net Income:	1,809,941
CA - Direct Premiums Written:	1,546,289
CA - Direct Premiums Earned:	1,584,310
CA - Direct Losses Incurred:	-58,725

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Fire, Marine, Casualty and Miscellaneous Insurers  
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COMPANY NAME: NORTHLAND INS CO

NAIC No.: 24015

STATE of DOMICILE: MN

CONTACT PERSON: ROBERT BELL

ADDRESS: PO BOX 64816

ST PAUL, MN 55164-0816

PHONE: (651)-688-4287

Total Assets:	526,152,287
Total Liabilities:	284,257,617
Capital & Surplus:	241,894,670
Net Underwriting Gain or (Loss):	-2,694,072
Net Investment Gain or (Loss):	34,537,939
Net Change in Surplus:	12,679,723
Net Income:	21,466,807
CA - Direct Premiums Written:	14,103,649
CA - Direct Premiums Earned:	14,020,416
CA - Direct Losses Incurred:	5,554,574

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COMPANY NAME: NORTHWEST PHYSICIANS MUT INS CO

NAIC No.: 43583

STATE of DOMICILE: OR

CONTACT PERSON: ROBERT W SOPKE

ADDRESS: PO BOX 14200-9309

SALEM, OR 97309-1400

PHONE: (503)-371-8228

Total Assets:	63,769,818
Total Liabilities:	33,001,311
Capital & Surplus:	30,768,507
Net Underwriting Gain or (Loss):	-2,187,226
Net Investment Gain or (Loss):	3,327,148
Net Change in Surplus:	754,575
Net Income:	610,074
CA - Direct Premiums Written:	2,895,811
CA - Direct Premiums Earned:	1,646,725
CA - Direct Losses Incurred:	1,552,770

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Fire, Marine, Casualty and Miscellaneous Insurers  
Assets, Liabilities, Underwriting and Investment  
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COMPANY NAME: NORTHWESTERN NATL CAS CO

NAIC No.: 23906

STATE of DOMICILE: WI

CONTACT PERSON: JAMES HOOKER

ADDRESS: 10370 RICHMOND AVE

HOUSTON, TX 77042-4123

PHONE: (713)-267-8568

Total Assets:	368,693,346
Total Liabilities:	288,284,671
Capital & Surplus:	80,408,677
Net Underwriting Gain or (Loss):	-23,702,401
Net Investment Gain or (Loss):	29,685,742
Net Change in Surplus:	-4,719,058
Net Income:	5,943,140
CA - Direct Premiums Written:	561,394
CA - Direct Premiums Earned:	656,097
CA - Direct Losses Incurred:	1,757,977

=====

COMPANY NAME: NORTHWESTERN NTL INS CO MILWAUKEE

NAIC No.: 23914

STATE of DOMICILE: WI

CONTACT PERSON: JAMES L STEPHENS

ADDRESS: 709 CURTIS ST

MIDDLETOWN, OH 45044-3999

PHONE: (513)-727-5963

Total Assets:	93,786,745
Total Liabilities:	90,786,745
Capital & Surplus:	3,000,000
Net Underwriting Gain or (Loss):	-17,134,917
Net Investment Gain or (Loss):	2,819,155
Net Change in Surplus:	0
Net Income:	-11,476,587
CA - Direct Premiums Written:	193,138
CA - Direct Premiums Earned:	448,726
CA - Direct Losses Incurred:	93,021

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Fire, Marine, Casualty and Miscellaneous Insurers  
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COMPANY NAME: NORTHWESTERN PACIFIC IND CO

NAIC No.: 20338

STATE of DOMICILE: OR

CONTACT PERSON: RONALD CALAVANO

ADDRESS: 15 MOUNTAIN VIEW RD. PO BOX 1615

WARREN, NJ 07061-1615

PHONE: (908)-903-2525

Total Assets:	29,176,260
Total Liabilities:	209,351
Capital & Surplus:	28,966,909
Net Underwriting Gain or (Loss):	0
Net Investment Gain or (Loss):	1,804,592
Net Change in Surplus:	1,163,621
Net Income:	1,163,621
CA - Direct Premiums Written:	21,684,417
CA - Direct Premiums Earned:	20,316,978
CA - Direct Losses Incurred:	7,412,566

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